WHAT IS CLAIMED IS:

1. An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount have been designated is received from said terminal apparatus; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

2. A method according to claim 1, wherein in said payment accepting step, as said payment date/time, said terminal apparatus is notified of a selection screen of real-time payment and a designated payment date/time, thereby allowing the user to select either of them.

3. A method according to claim 1, wherein in said payment accepting step, the payment date/time which has been set in a manner such that as said payment money amount is larger, a time lag between said payment application date/time and a payment execution date/time is increased.

4. A method according to claim 1, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as a result of said collation, a next inputting process is authenticated.

5. A method according to claim 4, wherein said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

6. A method according to claim 1, wherein in said payment executing step, if a telephone talk connection is not established in a telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.

7. A method according to claim 1, wherein in said payment executing step, the execution of the payment is stopped by inputting a payment stop before said payment date/time, and the payment application is cancelled.

8. An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card

having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus; and

a payment executing step wherein a payment date/time is set by changing a time lag from a payment application date/time at which said payment application has been received in accordance with said accepted payment money amount, when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

9. A method according to claim 8, further comprising the step of notifying said terminal apparatus of said set payment date/time.

10. A method according to claim 8, wherein in said payment executing step, as said payment money amount is larger, a time lag between said payment application date/time and a payment execution date/time is increased.

11. A method according to claim 8, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as a result of said collation, a next inputting process is

authenticated.

12. A method according to claim 11, wherein said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

13. A method according to claim 8, wherein in said payment executing step, if the telephone talk connection is not established in the telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.

14. A method according to claim 8, wherein in said payment executing step, the execution of the payment is stopped by inputting a payment stop before said payment date/time, and the payment application is cancelled.

15. A program for processing electronic money, wherein said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in

accordance with said payment money amount have been designated is received from said terminal apparatus; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

16. A program for processing electronic money, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus; and

a payment executing step wherein a payment date/time is set by changing a time lag from a payment application date/time at which said payment application has been received in accordance with said accepted payment money amount, when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

17. A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server

which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount have been designated is received from said terminal apparatus; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

18. A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus; and

a payment executing step wherein a payment date/time is set by changing a time lag from a payment application date/time at which said payment application has been received in accordance with said

accepted payment money amount, when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

19. An electronic money processing method for a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network, comprising:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount have been designated,

wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

20. A method according to claim 19, wherein in said payment applying step, real-time payment and a designated payment date/time

are prepared as said payment date/time, thereby allowing the user to select either of them.

21. A method according to claim 19, wherein in said payment applying step, as said payment money amount is larger, a time lag between said payment application date/time and said payment date/time is increased.

22. A method according to claim 19, wherein in said authentication obtaining step, said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

23. An electronic money processing method for a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network, comprising:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to the bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount has been designated,

wherein when a payment date/time which has been set by changing a time lag from a payment application date/time at which said payment application is received in accordance with said payment money amount accepted by said bank server comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

24. A program for processing electronic money, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount have been designated,

and wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

25. A program for processing electronic money, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to the bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount has been designated,

and wherein when a payment date/time which has been set by changing a time lag from a payment application date/time at which said payment application is received in accordance with said payment money amount accepted by said bank server comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

26. A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a

mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount and a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount have been designated,

and wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

27. A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone

number obtained from said electronic money card is transmitted from said terminal apparatus to the bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount has been designated,

and wherein when a payment date/time which has been set by changing a time lag from a payment application date/time at which said payment application is received in accordance with said payment money amount accepted by said bank server comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

28. A processing method for an electronic money card which is connected to a terminal apparatus of the user via a card slot and connected to a bank server via a mobile phone network, comprising:

a payment supporting step wherein when payment application in which at least a payment money amount has been designated is notified to said bank server by said terminal apparatus, his own telephone number and account number which have previously been stored are provided; and

a payment receiving step wherein when a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount comes, if a telephone call is received from said bank server, establishment of a telephone talk connection is confirmed, and payment of the electronic

money is received.

29. A method according to claim 28, wherein in said payment receiving step, it is discriminated that a phone number of an originator obtained by a telephone call from said bank server lies within a predetermined bank telephone number range which has previously been stored, and an automatic response is made, thereby establishing the telephone talk connection.

30. A program for processing electronic money, wherein

said program allows a computer of an electronic money card which is connected to a terminal apparatus of the user via a card slot and connected to a bank server via a mobile phone network to execute:

a payment supporting step wherein when payment application in which at least a payment money amount has been designated is notified to said bank server by said terminal apparatus, his own telephone number and account number which have previously been stored are provided; and

a payment receiving step wherein when a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount comes, if a telephone call is received from said bank server, establishment of a telephone talk connection is confirmed, and payment of the electronic money is received.

31. A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer of an electronic money card which is connected to a terminal apparatus of the user via a card slot and connected to a bank server via a mobile phone network to execute:

a payment supporting step wherein when payment application in which at least a payment money amount has been designated is notified to said bank server by said terminal apparatus, his own telephone number and account number which have previously been stored are provided; and

a payment receiving step wherein when a payment date/time which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount comes, if a telephone call is received from said bank server, establishment of a telephone talk connection is confirmed, and payment of the electronic money is received.